

The Protector of Finance

Tales of Resilius Marvel, Guardian of Bank Treasure

By WELDON J. COBB

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WHEN the president of the Atkins National Bank sent for Resilius Marvel I was selected as his messenger. When I returned from the office of the United Bankers' Protective association with its active head in my company I was, quite naturally, being the private secretary of the one and the closest friend of the other, motioned to remain. I sank into one of the sumptuous easy chairs which crowded the inner sanctum of the great king of finance, Mr. Robert Drew, feeling sure that I was about to listen to something new and important.

Resilius Marvel looked easy-minded and receptive. I fancied I detected a very slight smile pass over his face as his eye fell upon a heap of bonds outspread and held down by a paper-weight on the desk directly before Mr. Drew. The serious, somewhat irritated face of the bank president indicated that he was ill at ease mentally, that he had sent for Marvel much as might a man who had bungled over mending a bruised finger and had been compelled to call in skilled surgical aid. He tried to be off-handed as he selected one of the bonds and passed it over for the inspection of the man whom I had come to recognize as the grand past-master of foresight and efficiency in the bank mysteries line.

"What do you know about these bonds, Mr. Marvel?" was the question put.

"Everything," was the prompt reply, so speedily given that its enunciation and a bare careless glance at the broad, black letters, "Jebel River & Great Jangeh Railroad Co." were simultaneous.

"That is good," said the president, quite gratefully, clearing his throat and looking hopeful. "This is a special matter, you understand, and confidential. I shall be sorry or glad that the bank holds over \$600,000 of those securities after I have heard what you have to say."

"You will be sorry," bluntly replied Marvel. "The whole proposition is a dream, perhaps a fraud. The securities are waste paper, unless—"

"Yes—unless?" pressed Mr. Drew eagerly, almost piteously, with a face grown many shades paler.

"Unless I am able to locate the man who signs them as president of the road—his royal highness of Jangeh."

I was struck with the extraordinary words. Marvel had placed the bond on the desk. It was within my reach, and as unobtrusively as I could I drew it towards me. Several of the bonds of this issue had passed under my eye casually in the regular course of business of the bank during the past two months, but I had never scanned them particularly. Now I read the signatures: "Zwun Zhi, King of Jangeh, President; Napoleon Ducroix, Imperial Treasurer, Secretary."

"Half of these bonds," spoke Mr. Drew, placing an unsteady hand on the heap, "are collateralized. Over \$200,000, however, represent a direct purchase of the bank."

"At what price?" inquired Marvel.

"From 85 to 92."

"And they dropped 15 points this morning," recounted my well-posted friend. "They will go down to 40 today before the Stock Exchange closes."

I caught a convulsive click in Mr. Drew's throat. His fingers were beating a rapid tattoo on the crisp, gaudy securities. The sound appealed to me like the ominous swish of dry leaves in harvest time, preceding a storm.

"You see," he managed to speak, "there seemed no doubt of the security. While Jangeh is a barbaric kingdom, its resources are tremendous; ivory, gold, diamonds and immense droves of cattle. All the country lacks is some thoroughfare to the coast. The idea was to build a line out from Uganda on the Victoria Nyanza, a large inland lake, beyond Angora to the Jebel river. The natives could then float their cattle and other products down the stream, transfer to the Coast road, and reach Zanzibar through German East Africa. It looked as favorable as the Cecil Rhodes development schemes or the recent Soudan explorations."

"Yes, so the prospectus said," nodded Marvel dryly.

"The deed of trust," went on Mr. Drew in almost feverish haste and with shade of pleadingunction in his tone, "covers nearly 3,000,000 acres of land, two palaces, fifteen native cities, half a dozen gold mines—altogether valued at some fifty millions of dollars. The bond issue is a bare million. Another point: Ralston & Co., bankers, have the construction contract, and guarantee the payment of interest and principal on these bonds."

"Again the prospectus—you have a good memory, Mr. Drew," said Marvel quietly.

"Why, see here," resumed the bank president, more like a man defending a client than asking for information, "look at this."

Very animatedly he drew over to him the big rating book. His nervous fingers fumbled the leaves and then ran over the initial index. "Here it is: Ralston & Co. GAA, a million and

longed to present visitors in the private office. The cane was such as a born dandy might carry. The handbag was crude in material and clumsy in shape. It was made of alligator hide and was ornamented with shiny, mottled scales of some gaudy tropical fish.

At one side of Marvel's desk and within its shadow was a woman. I could only divine this from her apparel. Nothing of her features showed, for she was deeply veiled. I made out that she must be squat to the point of obesity. Her hands were splay, but stumpy. I wondered what the handbag and cannibals could have done with her.

"This is my friend," spoke Marvel shortly, and did not even look up from some writing he was engaged in.

The man straightened up with an elaborate gesture of courtesy. He was a natural poseur, his manner showed.

"I sent the day before yesterday," he said, "to the commercial agency for a report on Ralston & Co. You observe what the agency reported: 'Open for rating.'"

It was not the first time Mr. Drew had heard that technical agency phrase. In a vague way it was generally understood to indicate an investigation pending, a lacking verification of antecedents, or anticipation of a promised statement.

"As you know," observed Mr. Drew, closely scanning the bit of flimsy, "they are a comparatively new firm. Very often a rating is withheld or suspended awaiting a reorganization or for some other transitory condition."

"Today," pursued Marvel steadily. "I have learned a somewhat peculiar fact. The reporter who held that rating open the next day went to the office of Ralston & Co. to receive a promised statement. He withdrew the rating owing to some suspicions he did not impart to his chief. He has never been seen since. His name is Clinton Durham, and he has mysteriously, utterly, disappeared."

"And you infer from this?" questioned Mr. Drew.

"Blackmail, briefly, or foul play, for last evening Ralston & Co., which means Bernard Ralston, drew out every dollar they had in the local banks and have evidently closed shop."

The bank president sprang to his feet.

"I had not heard of that," he said huskily.

"You will, in the afternoon papers," explained Marvel. "The laggard interest money, suspicion, a sense of insecurity, have caused the first raid on the Jebel River bonds. You can fancy what the Stock Exchange will do when the disappearance of Ralston is public property."

The bank president was pacing the floor in sheer agitation. Always hitherto he had posed to me as a great man handling big events and never showing the white feather. Just now he disdained all self-restraint or egotism.

"Do something!" he said in hoarse broken tone.

"I intend to," replied Marvel. "You have done all the talking so far—let me do some. I will tell you what very few know."

"The bonds were invalid in the first place; a signature is lacking. I think I can obtain it. If I do, the bondholders will not lose. As you quoted from the prospectus, the physical security behind the deed of trust is ample—provided the title is right. It is quite the reverse, but I hope to rectify it."

Marvel was done. Too many times had Mr. Drew consulted him not to know that. He drank a glass of water in feverish haste. Then he took up his check book.

"You understand—of course—" he began significantly.

"When the case is through," interrupted Marvel. "I want our friend here for a week," and he placed his hand on my arm. "I need some help."

I smiled at Marvel in depreciation. I had been so fortunate as to be his companion in several cases he had worked up. To speak of help—and from me! I laughed outright. The only suggestions I had even ventured to make to him had been based on stupid deductions.

"I don't think you understand," he said, locking his arm in mine as we left the bank. "Metaphysically I have found you a silent but willing buffer in the midst of developing ideas. I sometimes think you are valuable in catching them, and by some telepathic sense extracting their values. They percolate through your mentality and come back to me clarified. That is the real transference of thought, you know."

There was always something interesting going on at Resilius Marvel's office. On the present occasion I looked around it to catch any indication there might be of a suggestion of the unusual. Its proprietor motioned me to a chair in the outer apartment. In less than a minute Loti, his handy man, servitor and assistant, came from a side room. He greeted me with his usual reserved yet graceful obsequience. Lying on a table was a cane and a woman's handbag. I watched him as he halted where they lay, then touched them. I noticed those delicate nostrils of his quiver, contract and relax. A strange man this Loti, gifted in his peculiar sense of smell, still more remarkable in the theories he adduced from an exercise of it. I had known him to scent the germs of pestilence in a closed packet. I had heard of his analyzing ownership, by the same highly developed trait, of a roll of disputed bank bills. I augured that the cane and the handbag be-

longed to present visitors in the private office. The cane was such as a born dandy might carry. The handbag was crude in material and clumsy in shape. It was made of alligator hide and was ornamented with shiny, mottled scales of some gaudy tropical fish.

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"It is my service profound to the friend of a friend," and he kissed the tips of his fingers towards me.

"Be brief," came curtly from Marvel's lips.

The Frenchman made a slight grimace of hurt dignity and reproach. Then he reached within the fashionably modeled coat he wore and brought out a tattered and indented card case. Its dislocated hinge came loose as he opened it. He extracted daintily and with infinite care what it contained.

This was the dirtiest card I had ever seen. He handled it as carefully as if it was some treasured heirloom. He tendered it gingerly, tiptoeing to reach me.

"If monsieur will read and return," he said.

The card was not illuminating. With infinite pride the Frenchman received it back from me, and then with sorrowful intonation remarked:

"Once honored, I, Lefort—in the grand days of the cantatrice, the models of Worth, of duchesses, while now alas!"

He embraced the squat figure in shadow, mute and ominous as some veiled sphinx, within a sweeping in-

terior.

"When I came to myself again the world was nearly a month older. I had been picked up, I and my case, by a schooner in the African trade. My pockets had been ransacked. There was nothing to indicate who I was when the schooner found me. The card I showed you I later discovered in the lining of my coat. A storm had driven the schooner out of her course. They simply kept me aboard because they made few landings. There was a passenger who probably recognized that I was a gentleman of culture, possibly of means. This was one Napoleon Ducroix."

I gave the speaker an intense stare.

The pen with which Marvel was writing made a splatter just here. It was purposeful, to emphasize what I naturally had discovered, that Napoleon Ducroix was the name attached to the Jebel River & Great Jangeh bonds.

Ducroix learned my story. He affected great interest in my forlorn condition. He advised that I remain on board the schooner until Cape Town was reached. Thence I could cable to the house, explaining all.

"My first care was the doll. Except

where a dash of rain and salt water had slightly discolored the dress, its beauty, its grandeur, were apparent as

ever.

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"The king," he announced to me one evening, "is in hiding, or dead. It seems that he and that clever agent of his, Ducroix, followed Sophia Voltmar clear across the continent. I hear of gifts to that peerless beauty beyond the purse of a king. Lured on, but never so much as touching the hem of her garment, this fatuous admirer has been encouraged, duped and beggared. The railroad scheme was evidently an afterthought of Ducroix when their money gave out. I find they sold the entire issue to Ralston for a mere song. The proceeds went in the main to the conspirators who acted for Voltmar. If King Zwun Zhi is in hiding, I have reason to believe that he is in this city. I shall soon know."

It came sooner than I expected. It was a drizzling, gloomy evening, that on which I accompanied Marvel to the Cosmos cafe. It was a second-rate place, mostly visited by men. As we entered the door I noted Loti in the background. He made a sign to Marvel, and it seemed to me to indicate a man lounging carelessly against an old piano.

Just beyond it four men were playing cards at a table, and the man I have mentioned was in a position to look over the hand of the player whose back was to him. As if in a casual way, the man at the piano struck three of the ivory keys in succession with his finger. A moment later he struck four notes, and then quickly a single note three times. Marvel was watching him narrowly. Of a sudden he turned half way around. He simply fixed his eye on Loti. The latter disappeared. In about five minutes he re-entered the place, two men with him. These men approached the man at the piano. What they said to him I do not know, but he fidgeted, changed color and with evident reluctance accompanied them from the place.

"Come with me," directed Marvel, following on their heels. "That man, I believe, is Napoleon Ducroix. We shall soon find out. He must have had a royal time helping Zwun Zhi squander his fortune. He has got down to the level of a professional card sharper now, it seems. Did you notice his playfulness with the piano? Those careless key taps read, first 'A-C-E,' next, 'F-A-C-E,' informing his friend in the game that his adversary held the ace and four face cards in his hand."

It was to the captain's room at the nearest police station that they took the man from the piano. When we arrived there Marvel looked him over critically.

"Take off his shoe, Loti," he said simply. This was done, with some resistance on the part of the prisoner. To the ankle the bare member showed a peculiar reddish brown.

"You are Napoleon Ducroix," spoke Marvel, "and there is no need of sending for Emil Lafort to prove it. He tells me your distinguishing marks are a pair of feet marked still from your old service in a Parisian dra factory.

"Shall we go any further on that score, my friend?"

"Yes, I am Ducroix," acknowledged the man, sourly. "What of it?"

"Detention, complications, perhaps a prison sentence, unless you assist in helping me clear up a situation."

"About what?"

"King Zwun Zhi. You know where he is? Then tell and you are free to pick up some new victim."

Ducroix was silent for a minute or two. He eyed Marvel in a studious way. Those unlovely eyes of his showed boldness and defiance on the surface, but there was a flicker of fear in their depths.

"The game is played out, I guess," he said finally.

"Where is the king?"

"In pawn."

This man spoke truly. He had, indeed, played the game to the limit.

I was left to mourn. I know not how the infamous Ducroix wormed his way into the confidence of the king. I know not how by signs he made his majesty know that the original of the doll was alive and could be found, and that he could lead him to her. I only know that one month later, with the royal exchequer looted, the infatuated monarch and his confidant, Ducroix, secretly stole away from the palace.

"The king had deserted his wives; they soon realized this. Only one queen, his first wife, mourned. It took me two months to learn sufficient of the Jangeh gibberish to make her understand all the merits of the situation. It took Queen Ibi Zwoa only two minutes to engage me to accompany her in a world girdling chase of his recreant highness.

"Therefore am I here. What I have learned has been through our host," and he pointed at Marvel, "to whom we were directed by the French consul. Admirable direction! Estimable man! We have told him all, but—we have not found the king."

Marvel arose. I noticed a switch of the veil, and the woman it covered also arose. It was a signal that the conference was ended. She could not have been more than four feet in height. With some querulous gibberish, in a voice that might have belonged to a child, she lifted her veil.

It was only for a moment that I had a sight of the face of Queen Ibi Zwoa, but I shall never forget it.

I was sent on a variety of missions during the ensuing several days, the real purport of which I did not fully understand at the time. I realized that I was taking helter-skelter stitches only in a network of which the master hand held the main warp and woof.

I also knew that Marvel had notified the civilized world to find and detain Bernard Ralston. Beyond that he had local emissaries and outside correspondents on the trail of King Zwun Zhi.

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